

UnitedHealthcare Insurance – PATIENT INFORMATION

Our contract with UnitedHealthcare will expire on July 30, 2019. We are working very hard to reach an agreement with United Healthcare so your health care services with UAB Health System can continue without change. However, we want you to be prepared if that doesn't happen. We've compiled a list of some of the most common questions you may have. We may not have an answer to your specific question, as each person's insurance plan differs. For specific coverage information, you should reach out to UnitedHealthcare. The phone number should be on the back of your insurance card.

FREQUENTLY ASKED QUESTIONS

- **Why isn't United accepted anymore?**

We've worked for months to find a way to keep our United contract and patients, but unfortunately, we have been unable to come to a reasonable agreement with United. We urge you to call United using the number on the back of your card and express your opinion on your ability to go to UAB.

- **I have another appointment scheduled for _____. Should I still go?**

Appointments before July 31st will still be covered as they always have been. Starting July 31st, you will likely be charged on an out-of-network basis, which may mean you have to pay additional out of pocket costs for your care. Each person's plan is different though. You may want to call United to find out for sure. The number should be on the back of your insurance card.

- **I have PEEHIP. Does this apply to me?**

If you have United PEEHIP, as far as receiving care here or what you will be charged, **nothing will change**. You will still be covered as you have always been.

- **Can I continue my care at UAB Medicine even though I won't be covered on an in-network basis?** Yes, you can continue your care here. We do value you as a patient and want you to continue to come here. However, be aware that your insurance will no longer pay the same amount on your behalf moving forward. And, you will be personally responsible for payment of those charges, which could be a lot of out-of-pocket money. We don't want you to receive your bill and be surprised by the amount you owe. You may want to call the number on the back of your insurance card to confirm how much United will pay.

- **Are there any doctors at UAB that I can make an appointment with who will accept United?**

Unfortunately, no. All UAB physicians will no longer be a part of the in-network benefit for United health insurance, regardless of where your appointment is.

- **I'm on the transplant list. What if an organ becomes available?**

United won't, by default, pay for a transplant or related expenses. However, we suggest you speak with your transplant coordinator/team/doctor because they are often successful in finding a way for those services to be covered by working with insurance companies.

- **What if I have to go to the emergency room?**

We accept all patients in need of emergency care, regardless of insurance coverage.

- **Are other UAB locations still covered as usual?**

UAB Medicine facilities are all in the same situation, and will no longer going to be covered on an in-network basis.

- **I was referred to UAB by my physician because UAB is the only place that offers care for my condition or provides a specific treatment. What should I do?**

If your care is provided prior to July 31st, your services will be charged at the usual, in-network rate. Afterwards, you can continue to come to UAB Medicine but will be charged at the out-of-network rate, which could be significantly more out of pocket expense for you. However, in some cases where UAB is the only place to get this specific care, we have been successful in working with insurance companies to get an exception so your services would be covered. However, there is no guarantee United will approve special coverage. We recommend that you call United to get more details, ask questions, and share your concerns about being able to continue receiving services at UAB.

- **What should I do now?**

You have a few options. (PEEHIP patients: see the question about your coverage on Page 1.)

1. Continue with your current United Healthcare plan and change doctors (you can use the directory on the United Healthcare website or call the number on your card)
2. Continue with your current United Healthcare plan and pay the out-of-network costs
3. Transition to a different health insurance company that provides the coverage for your current UAB doctors and health care providers. (A list of these health plans is included at the end of this information.)

- **Can I continue with my current doctor?**

You can continue with your current UAB physician but they will no longer be covered and you will be charged out-of-network cost. If you need to change doctors, you can use the directory on the United Healthcare website or call the number on your card to find a doctor that is covered by United. Your Human Resources/Benefits department may also be able to help direct you to additional resources.

- **How do I find another doctor?**

If you'd like to find an in-network doctor, you can use the directory on the United Healthcare website or call the number on the back of your card.

- **How can I get my medical records?**

You can request by phone at 205-930-7724. For other ways, you can visit our website: uabmedicine.org/web/guest/medical-records.

- **Can I still use the patient portal?**

Yes, your patient portal account will remain active. Your historical health and clinical information will remain available – visit summaries, lab results, messaging, prescription history, etc.

- **I was just admitted to the hospital. Will my coverage change if I am still here on July 31st?**

If you are currently under inpatient care, your services will be covered on an in-network basis for 30 days or until you are discharged, whichever comes first.

- **I am supposed to deliver my baby around the end of July/beginning of August. What should I do?**

It depends on risk-level and trimester as of July 30th. (See the exceptions list at the end of this information.)

- **I just started my long-term rehab. How long can I continue my care?**

It depends on whether or not it is inpatient or outpatient long-term rehab. Inpatient will be covered for 30 days on an in-network basis. Outpatient will no longer be covered in-network starting July 31st.

- **I am pregnant and my OB is at UAB. Do I need to find a different OB somewhere else in the middle of my pregnancy?**
It depends on risk-level and trimester as of July 30th. (See the exceptions list at the end of this information.)
- **I'm in the middle of chemotherapy. Do I have to go somewhere else?**
Chemotherapy and other non-surgical cancer treatments will continue to be covered in-network until your current chemotherapy cycle ends or 30 days, whichever comes first. After the current treatment cycle is complete, these services will no longer be covered in-network. We urge you to call United using the number on the back of your card and express your opinion on your ability to go to UAB.
- **What about my infusion therapy?**
It depends on the condition being treated. For cancer, chemotherapy will continue to be covered in-network until their current cycle ends or 30 days, whichever comes first. Non-cancer therapies will be considered out-of-network after July 30th.
- **What about my dialysis?**
In general, dialysis that has begun prior to July 31st will be charged on an in-network basis for 30 days. Treatments that start July 31 or later, at a UAB facility, will not be covered on an in-network basis. If receiving dialysis elsewhere, at a non-UAB facility (DaVita, for example) you typically receive two bills. One from the facility and one from the attending physician. If the physician is a UAB physician, then their fees will be charged out-of-network starting July 31st. You would have to confirm directly with the facility whether or not your facility charges would be in-network or out-of-network as they may have an arrangement with United.

BILLING/FINANCIAL QUESTIONS

- **How much more is “out-of-network” compared to “in-network”?**
It depends on your specific plan. Call the number on the back of your insurance card to confirm exactly what the difference will be.
- **How will my outstanding claims or bills be handled?**
Charges for services provided prior to July 31st will remain the same.
- **If I have an appointment on July 30th, will I be billed as in-network or out-of-network?**
Appointments/visits prior to July 31st will be covered on an in-network basis.
- **If I haven't paid my bill for services when I was covered, will what I owe change after July 30th?**
Charges for services provided prior to July 31st will remain the same.
- **What if I continue to go to UAB for my care?**
We do value you as a patient and want you to continue to come to UAB for your health care. However, be aware that your insurance will no longer pay the same amount on your behalf moving forward. And, you will be personally responsible for payment of those charges, which could be a lot of out-of-pocket money. We don't want you to receive your bill and be surprised by the amount you owe. You may want to call the number on the back of your insurance card to confirm how much you would have to pay.

EXCEPTIONS

If you are receiving any of the Covered Services listed below, as of July 30, United will continue to render those Covered Services at in-network cost after July 30, for the length of time indicated below:

Covered Services	Continuing Coverage
Inpatient Covered Services	30 days or until discharge, whichever comes first
Pregnancy, Third Trimester – Low Risk	Through postpartum follow up visit
Pregnancy, First, Second or Third Trimester – Moderate Risk and High Risk	Through postpartum follow up visit
Non-Surgical Cancer Treatment	30 days or a complete cycle of radiation or chemotherapy, whichever is greater
End Stage Kidney Disease and Dialysis	30 days
Symptomatic AIDS undergoing active treatment	30 days
Circumstances where Payer is required by applicable law to provide transition coverage of services rendered by Facility after Facility leaves the provider network accessed by Payer.	As applicable

PLANS ACCEPTED

Here is a list of plans that are accepted by UAB Health System entities, its affiliated hospitals and physician groups should you decide to change insurance providers:

- Blue Cross Blue Shield of Alabama and Blue Advantage
- Cigna Healthcare – Commercial plans
- Humana Choice Care – Commercial plans
- Viva Health Commercial and Medicare Advantage plans
- Aetna – Callahan Eye Hospital, Baptist Health, and UAB Medical West only
- HealthSpring Medicare Advantage plan – Callahan Eye Hospital and UAB Medical West only
- Humana Medicare – Callahan Eye Hospital, Baptist Health, and UAB Medical West only

CUSTOMER SERVICE PHONE NUMBERS

- **UAB Hospital:** 205-934-6400
- **UAB Medicine Clinics:** 205-934-9999
- **UAB Callahan Eye Hospital:** 205-325-8279
- **Medical West, Bessemer:** 205-481-7121
- **Baptist Health, Montgomery:** 334-613-7070